

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Harry Thomas Kloor	
Serial No:	09/714,018	Conf. No.: 5553
Filed:	November 16, 2000	Group Art Unit: 3627
Title:	DUAL TRANSACTION AUTHORIZATION SYSTEM AND METHOD	Examiner: Maria Teresa T. Thein
Docket No:	18822-11	

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**37 CFR § 41.33 AMENDMENT**

Applicant submits the following amendments and remarks, which are made after the date of filing an appeal and prior to the date of filing an appeal brief:

**Amendments to the Claims** begin on page two (2) of this paper.

**Remarks** begin on page eleven (9) of this paper.